

Information to identify the case:

Debtor 1	<u>Ronald J Bradly Jr.</u>	Social Security number or ITIN	xxx-xx-2606
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia D Bradly</u>	Social Security number or ITIN	xxx-xx-7625
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-16822-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald J Bradly Jr.
aka Ron J. Bradly Jr., aka Rod Bradly

Patricia D Bradly
aka Patricia Duff, aka Tricia Bradly, aka Tricia
Duff

10/20/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald J Bradly, Jr.
Patricia D Bradly
Debtors

Case No. 17-16822-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 20, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald J Bradly, Jr., Patricia D Bradly, 7 Sterling Ave, Linwood, NJ 08221-1823
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
cr	+ Quantum3 Group, LLC, c/o Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516803933	+ Berkheimer Associates, Agent for Colonial, School District, Columbia County, PA, David R Gordon, Esq, 1883 Jory Road, Pen Argyl, PA 18072-9652
516747499	+ Berkheimer Tax Innovation, PO Box 25153, Lehigh Valley, PA 18002-5153
516747504	+ City of Linwood, Attn: Tax Office, 400 W Poplar Ave, Linwood, NJ 08221-1899
516747508	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127
516747512	NJHMFA, 637 S. Clinton Ave, PO Box 18550, Trenton, NJ 08650-2085
518873158	+ PENNYMAC LOAN SERVICES, LLC, R.A. Lebron, Esq, FEIN, SUCH, KAHN & SHEPARD, P.C., Counsellors at Law, 7 Century Drive - Suite 201 Parsippany, New Jersey 07054-4609
516747513	Pennsylvania Department of Revenue, Bureau of Individual Taxes, P.O. Box 280504, Harrisburg, PA 17128-0504
516758999	+ PennyMac Loan Services, LLC, Powers Kirn, LLC, P.O. Box 848, Moorestown, NJ 08057-0848
517748002	+ Quantum3 Group, c/o Morton & Criag, LLC, 110 Marter Ave. , Suite 301, Moorestown, NJ 08057-3124
516747515	+ Ronald Bradly Sr., 150 Ridge Pike, Apt. B117, Lafayette Hill, PA 19444-1921
516969150	+ SOLAR MOSAIC, INC., Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
516747516	#+ Solar Mosaic Inc, 1212 Broadway Ste 300, Oakland, CA 94612-1809
516747519	+ Team Nissan, 1715 S. Delsea Dr., Vineland, NJ 08360-6308
516828789	Toyota Lease Trust, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 20 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516747498	+ EDI: BANKAMER.COM	Oct 21 2022 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516883756	+ EDI: BANKAMER2.COM	Oct 21 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516747500	+ EDI: CAPITALONE.COM	Oct 21 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516953765	Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 20:44:19	Capital One, N.A., c/o Becket and Lee LLP, PO

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			Box 3001, Malvern PA 19355-0701
516747502	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516747503	+ EDI: CITICORP.COM	Oct 21 2022 00:28:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516747505	+ Email/Text: REV_Bankruptcy_General@state.de.us	Oct 20 2022 20:32:00	Delaware Revenue Division, 820 N. French Street #2, Wilmington, DE 19801-3509
516747506	^ MEBN	Oct 20 2022 20:29:39	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516747507	^ MEBN	Oct 20 2022 20:29:51	Experian, PO Box 4500, Allen, TX 75013-1311
516747508	EDI: LCIICSYSTEM	Oct 21 2022 00:28:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127
516747509	+ EDI: IRS.COM	Oct 21 2022 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516747501	EDI: JPMORGANCHASE	Oct 21 2022 00:28:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516747510	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 20 2022 20:31:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516908247	Email/PDF: resurgentbknofications@resurgent.com	Oct 20 2022 20:44:02	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516960155	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 20:32:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516766111	Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 20 2022 20:31:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
516747511	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 20 2022 20:31:00	Nissan Motor Acceptance Corp., PO Box 660360, Dallas, TX 75266-0360
516995250	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516991521	EDI: PRA.COM	Oct 21 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516881126	+ Email/PDF: ebnotices@pnmac.com	Oct 20 2022 20:44:20	PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
517280174	Email/PDF: ebnotices@pnmac.com	Oct 20 2022 20:44:20	PennyMac Loan Services, LLC., P.O. Box 2010, Moorpark, CA 93020
516747514	Email/PDF: ebnotices@pnmac.com	Oct 20 2022 20:44:01	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
517644005	+ EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
517644004	EDI: Q3G.COM	Oct 21 2022 00:28:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
516747517	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 20 2022 20:31:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
516893223	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 20 2022 20:32:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
516894453	+ Email/Text: enotifications@santanderconsumerusa.com		

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		Oct 20 2022 20:32:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
516998874	+ Email/Text: REV_Bankruptcy_General@state.de.us	Oct 20 2022 20:32:00	State of Delaware Division of Revenue, Zillah Frampton, PO Box 8763, Wilmington, DE 19899-8763
516750859	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516747518	+ EDI: RMSC.COM	Oct 21 2022 00:28:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516747520	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2022 20:31:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
516747522	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2022 20:31:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516747521	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2022 20:31:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
516747523	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 20 2022 20:31:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516781278	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 20 2022 20:31:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517237773	Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 20:44:19	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516909663	Email/PDF: bncnotices@becket-lee.com	Oct 20 2022 20:44:01	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516747524	^ MEBN	Oct 20 2022 20:29:56	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516831715	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517237775	*	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Quantum3 Group LLC ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
R. A. Lebron	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Tammy L. Terrell	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Thomas G. Egnor	on behalf of Debtor Ronald J Bradley Jr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egnor	on behalf of Joint Debtor Patricia D Bradley tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 15